

*Sent via e-mail: [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov)*

March 12, 2004

Ms. Jennifer J. Johnson, Secretary  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

**Re: Docket No. R-1176 Comments to Regulation CC Amendments**

Dear Ms. Johnson:

Suncoast Schools Federal Credit Union ("SSFCU") appreciates the opportunity to comment on a proposed rule to amend Regulation CC and its commentary ("Commentary") to implement the Check Clearing for the 21<sup>st</sup> Century Act ("Act") and improve Regulation CC overall. SSFCU is a federally chartered credit union.

As an active member of CUNA's Payment Systems Subcommittee, we have participated in various discussions about the proposed rule. As such, we strongly support the response being submitted by the Credit Union National Association (CUNA).

SSFCU commends the Federal Reserve Board for providing an extended public comment period on this proposal to amend Regulation CC. SSFCU appreciates the opportunity to express our views and comments. If you have any further questions, please contact Maria S. Garcia, Senior Vice President of Automated Services at 1-800-999-5887 extension 88201 or me at extension 88223.

Sincerely,

Linda S. Darling  
Executive Vice President and  
Chief Financial Officer